

ABSTRACT OF THE INVENTION

5 A method and system using a communication network such as the
Internet to allow registered users the flexibility to pay a bill by using
traditional non-electronic payment methods after receiving an e-mail
notification. The e-mail notification contains at least summary information
which is formatted in the form of a remittance which can be included with the
10 non-electronic form of payment allowing a user to retain the ability to pay a
bill non-electronically while still being electronically notified that the bill is
coming due. Additionally, a registered user has the option to pay a bill
electronically after receiving the e-mail by clicking on an appropriate web
address embedded within that e-mail. The registered user will either be
15 directed to a biller website or a Customer Service Provider (CSP) and/or a
Business Service Provider (BSP) website and given the option to pay the bill
electronically.